

EXHIBIT D



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December 6, 2017

Mr. Ralph Ciuffetelli
70 Birchbrook Road
Bronxville, NY 10708

Dear Mr. Ciuffetelli

I am in receipt of your correspondence dated November 30, 2017 with respect to the property located at 2822 River Road, Calverton, New York. Please be advised that the additional information provided by said correspondence does not change the previous decision. Farm Credit East's has previous denial with respect to the property located at 2822 River Road, Calverton, New York still stands. Enclosed is a copy of that denial including the reasons for same.

Sincerely,

A handwritten signature in dark ink, appearing to read "Patrick K Wiles". The signature is written over the word "Sincerely," and the name "Patrick K Wiles" printed below it.

Patrick K Wiles
Vice President.